

Form csnodsc – ntcscslsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-14145-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Diane Lopez  
aka Dianne Lopez  
409 10th Street  
Union City, NJ 07087

Social Security No.:

xxx-xx-4111

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: October 19, 2023

JAN: dlr

Jeanne Naughton  
Clerk

In re:  
Diane Lopez  
Debtor

Case No. 19-14145-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 19, 2023

User: admin  
Form ID: cscnodsc

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2023:

| Recip ID | Recipient Name and Address                                |
|----------|---|
| db       | + Diane Lopez, 409 10th Street, Union City, NJ 07087-4193 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                         | Date/Time            | Recipient Name and Address  |
|-----------|--|----------------------|---|
| smg       | Email/Text: usanj.njbankr@usdoj.gov                | Oct 19 2023 21:03:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534   |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov         | Oct 19 2023 21:03:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235                              |
| 518056088 | + Email/Text: creditcardbkcorrespondence@bofa.com  | Oct 19 2023 21:00:00 | Bank Of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413  |
| 518651871 | + Email/Text: BKBCNMAIL@carringtonms.com           | Oct 19 2023 21:00:00 | CARRINGTON MORTGAGE SERVICES, LLC, 1600 SOUTH DOUGLAS ROAD, ANAHEIM, CA 92806-5948  |
| 518651872 | + Email/Text: BKBCNMAIL@carringtonms.com           | Oct 19 2023 21:00:00 | CARRINGTON MORTGAGE SERVICES, LLC, 1600 SOUTH DOUGLAS ROAD, ANAHEIM, CA 92806, CARRINGTON MORTGAGE SERVICES, LLC, 1600 SOUTH DOUGLAS ROAD, ANAHEIM, CA 92806-5948 |
| 518056089 | + Email/PDF: AIS.cocard.ebn@aisinfo.com            | Oct 19 2023 21:11:03 | Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  |
| 518149205 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com | Oct 19 2023 21:01:00 | Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison Texas 75001-9013  |
| 518056092 | + Email/PDF: Citi.BNC.Correspondence@citi.com      | Oct 19 2023 21:11:00 | Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034   |
| 518056093 | + Email/PDF: Citi.BNC.Correspondence@citi.com      | Oct 19 2023 21:00:24 | Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  |
| 518229499 | + Email/PDF: Citi.BNC.Correspondence@citi.com      | Oct 19 2023 20:59:23 | Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432  |
| 518056098 | Email/PDF: Citi.BNC.Correspondence@citi.com        | Oct 19 2023 21:22:43 | Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040  |
| 518230635 | Email/Text: bnc-quantum@quantum3group.com          | Oct 19 2023 21:03:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  |
| 518056090 | Email/PDF: ais.chase.ebn@aisinfo.com               | Oct 19 2023 21:22:51 | Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850  |
| 518056091 | Email/PDF: ais.chase.ebn@aisinfo.com               | Oct 19 2023 20:59:22 | Chase Mortgage, Attn: Case Research &   |

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Oct 19, 2023

Form ID: cscnodsc

Total Noticed: 29

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|           |  | Bankruptcy, Po Box 24696, Columbus, OH 43224   |
| 518217846 | Email/PDF: ais.chase.ebn@aisinfo.com                 | Oct 19 2023 21:10:40 JPMORGAN CHASE BANK, N.A., 3415 VISION DRIVE, COLUMBUS, OH 43219                                |
| 518579192 | Email/PDF: resurgentbknofications@resurgent.com      | Oct 19 2023 21:11:06 LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587                                       |
| 518230955 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 19 2023 21:11:04 Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541              |
| 518223170 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 19 2023 21:10:59 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541        |
| 518056094 | + Email/Text: recovery@paypal.com                    | Oct 19 2023 21:00:00 Paypal, 2211 North First Street, San Jose, CA 95131-2021  |
| 518159311 | + Email/Text: bncmail@w-legal.com                    | Oct 19 2023 21:03:00 SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132   |
| 518548445 | + Email/PDF: ais.sync.ebn@aisinfo.com                | Oct 19 2023 21:10:53 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021        |
| 518060470 | + Email/PDF: ais.sync.ebn@aisinfo.com                | Oct 19 2023 20:59:21 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021    |
| 518056095 | + Email/PDF: ais.sync.ebn@aisinfo.com                | Oct 19 2023 21:23:03 Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060             |
| 518056096 | + Email/PDF: ais.sync.ebn@aisinfo.com                | Oct 19 2023 21:00:20 Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060            |
| 518056097 | Email/Text: TFS_Agency_Bankruptcy@toyota.com         | Oct 19 2023 21:02:00 Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408          |
| 518226483 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Oct 19 2023 21:01:00 Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 518171044 | Email/PDF: bncnotices@becket-lee.com                 | Oct 19 2023 21:11:02 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701     |
| 518208897 | + Email/PDF: ebn_ais@aisinfo.com                     | Oct 19 2023 21:10:47 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901     |

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| cr        | *+            | Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021 |
| 518579193 | *             | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587                                |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-2

User: admin

Page 3 of 3

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Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2023 at the address(es) listed below:

| Name                  | Email Address  |
|-----------------------|--|
| Denise E. Carlon      | on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com  |
| Gavin Stewart         | on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com   |
| Jill Manzo            | on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC AS SERVICER FOR WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF QUERCUS MORTGAGE INVESTMENT TRUST jmanzo@spinellalawgroup.com |
| Jill Manzo            | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION jmanzo@spinellalawgroup.com   |
| Kevin Gordon McDonald | on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com  |
| Marie-Ann Greenberg   | magecf@magtrustee.com  |
| Marie-Ann Greenberg   | on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com   |
| Paola D. Vera         | on behalf of Debtor Diane Lopez pvera@cabanillaslaw.com bankruptcy@cabanillaslaw.com;r64840@notify.bestcase.com  |
| U.S. Trustee          | USTPRegion03.NE.ECF@usdoj.gov  |

TOTAL: 9